

Information to identify the case:

Debtor 1	Patricia A Podgornik	Social Security number or ITIN	xxx-xx-7304
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter	7 6/28/19
Case number: 19-18464			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia A Podgornik	
2. All other names used in the last 8 years	aka Patty Podgornik	
3. Address	7S136 Thornapple Drive Naperville, IL 60540	
4. Debtor's attorney Name and address	J. Matthew Pfeiffer Pfeiffer Law Offices, P.C. 1725 S. Naperville Road Suite 205 Wheaton, IL 60189	Contact phone (630) 517-0808 Email: matt@pfeifferlawoffices.com
5. Bankruptcy trustee Name and address	Thomas E Springer Springer Brown, LLC 300 South County Farm Road Suite I Wheaton, IL 60187	Contact phone 630-510-0000 Email: tspringer@springerbrown.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/1/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 29, 2019 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 100 S 3rd Street, Courtroom 240, Geneva, IL 60134
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 9/27/19 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Patricia A Podgornik
 Debtor

Case No. 19-18464-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: kcollopyn
 Form ID: 309A

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.

db +Patricia A Podgornik, 75136 Thornapple Drive, Naperville, IL 60540-6215
 27971922 +AMGMHS, 2025 Windsor Drive, Hinsdale, IL 60523-1586
 27971923 +AT&T c/o Bankruptcy, 4331 Communications Dr, Floor 4W, Dallas, TX 75211-1300
 27971927 +Chase Naperville, 55 S Main Street, Naperville, IL 60540-5372
 27971928 +Cooper Mortgage Co., 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 27971930 +Dennis A Brebner & Associates, P.O. Box 708, Gurnee, IL 60031-0708
 27971931 +DuPage Medical, 1100 W 31st Street, Downers Grove, IL 60515-5512
 27971933 Fifth Third Bank, P.O. Box 740778, Cincinnati, OH 45274-0778
 27971934 +Fox Valley Women's Health, 640 S Washington Street, Naperville, IL 60540-6603
 27971935 +ICS Collection Service, P.O. Box 1010, Tinley Park, IL 60477-9110
 27971938 +NCC Nationwide Credit & Collection, 815 Commerce Drive, Ste 270, Oak Brook, IL 60523-8852
 27971940 +Pathology Consultants, 801 S Washington Street, Naperville, IL 60540-7430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: matt@pfeifferlawoffices.com Jul 02 2019 02:57:48 J. Matthew Pfeiffer,
 Pfeiffer Law Offices, P.C., 1725 S. Naperville Road, Suite 205, Wheaton, IL 60189
 tr +EDI: BTESPRINGER.COM Jul 02 2019 06:18:00 Thomas E Springer, Springer Brown, LLC,
 300 South County Farm Road, Suite I, Wheaton, IL 60187-2453
 27971921 +EDI: APNIRECOVERY.COM Jul 02 2019 06:18:00 AFNI, 1310 Martin Luther King Drive,
 Bloomington, IL 61701-1465
 27971924 +E-mail/Text: bk@blittandgaines.com Jul 02 2019 02:58:39 Blitt & Gaines, P.C.,
 661 Glenn Avenue, Wheeling, IL 60090-6017
 27971925 EDI: CAPITALONE.COM Jul 02 2019 06:18:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 27971929 +EDI: CCS.COM Jul 02 2019 06:18:00 Credit Collection Service, 725 Canton Street,
 Norwood, MA 02062-2679
 27971932 +E-mail/Text: bankruptcy@edward.org Jul 02 2019 03:00:17 Edward Hospital,
 801 S. Washington St., Naperville, IL 60540-7499
 27971937 EDI: IRS.COM Jul 02 2019 06:18:00 Internal Revenue Service, Mail Stop 501 CHI,
 230 S. Dearborn, Chicago, IL 60604
 27971936 +E-mail/Text: rev.bankruptcy@illinois.gov Jul 02 2019 02:59:19
 Il Dept. of Rev. Bankruptcy Sec., 100 W Randolph, Level 7-425, Chicago, IL 60601-3218
 27971941 +E-mail/Text: money@yelp.com Jul 02 2019 03:01:03 Yelp, 706 Mission Street,
 San Francisco, CA 94103-3162

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27971926 Chase Bank, Cardmember Services
 27971939 Northwestern Medicine

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2019 at the address(es) listed below:

J. Matthew Pfeiffer on behalf of Debtor 1 Patricia A Podgornik matt@pfeifferlawoffices.com,
 andrea@pfeifferlawoffices.com, magdana@pfeifferlawoffices.com, Stephen@pfeifferlawoffices.com,
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Thomas E Springer tspringer@springerbrown.com, IL85@ecfcbis.com; mspringer@springerbrown.com
 TOTAL: 3